

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
UMB Bank, National Association, not in its individual
capacity, but solely as legal title trustee for PRL Title
Trust I

In Re:
Stephen Ferraro
Debtor
Denise Ferraro
Co-Debtor



Order Filed on December 28, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-20685 MBK

Hearing Date: 12/27/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 28, 2023


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Stephen Ferraro & Denise Ferraro

Case No: 19-20685 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I, Denise Carlon appearing, upon a certification of default as to a 417 3Rd St, Waretown, NJ, 08758, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Braverman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 15, 2023, Debtors are due for the December 2023 mortgage payment for a total default of \$2,205.52 (1 x \$2,255.56 less suspense balance \$50.04); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,205.52 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$367.59 per month for five months and \$367.57 for one month, additional payments shall begin on January 1, 2024 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume January 1, 2024, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
Stephen Ferraro
Debtor

Case No. 19-20685-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 28, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2023:

Recip ID	Recipient Name and Address
db	+ Stephen Ferraro, 417 3rd Street, Waretown, NJ 08758-3101

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

District/off: 0312-3

User: admin

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Date Rcvd: Dec 28, 2023

Form ID: pdf903

Total Noticed: 1

Michael R. DuPont

on behalf of Creditor NJ Law & Public Safety Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Phillip Andrew Raymond

on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Robert Braverman

on behalf of Debtor Stephen Ferraro rbraverman@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious
@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

Thomas G. Egner

on behalf of Debtor Stephen Ferraro tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11